

## BIOMETRIC FINANCIAL TRANSACTION SYSTEM AND METHOD

### ABSTRACT OF THE DISCLOSURE

5 Tokenless biometric authorization of an electronic transaction between a consumer and a merchant uses an electronic identicator and an access device. The access device need not contain data personalized to the consumer. A consumer registers with the identicator a registration biometric sample taken from the consumer's person. The consumer and merchant establish mutual communications  
10 via the access device. The merchant proposes a commercial transaction to the consumer via the access device. The access device communicates to the merchant an identification code associated with the access device. After the consumer and merchant have agreed on the transaction, the consumer and the identicator use the access device to establish mutual communications. The access device  
15 communicates to the identicator the identification code associated with the access device. The identicator compares a bid biometric sample from the consumer with registered biometric sample to try to identify the consumer. Upon successful identification, the identicator electronically forwards information regarding the consumer to the merchant. These steps accomplish a biometrically authorized  
20 electronic financial transaction without the consumer having to present any personalized man-made memory tokens.